

# Waste and Recycling Insurance



The waste and recycling industry is vital for keeping communities clean and providing environmentally friendly ways to reduce waste. Due to heavy investment in evolving technology and government support, this industry continues to grow. However, it also remains hampered by its own methods, which are perilous for workers. The dangerous nature of waste and recycling work can make insurers wary. Without bespoke waste and recycling insurance, you risk letting your business go up in flames.

## Who It Covers

The waste and recycling industry encompasses a wide variety of businesses differentiated by the materials they handle, the methods they employ and the equipment they use. Daily operations at some waste and recycling businesses can be radically different from those of other businesses in the same industry.

What links these different businesses together is that they all interact with waste materials. The broad range of businesses in the waste and recycling industry has pushed insurers to offer policies which can address the industry's diverse needs. Waste and recycling insurance policies can cover the following businesses:

- Skip hirers
- Waste management
- Landfill operations
- Incineration plants
- Waste to energy plants

- Trade waste collection
- Recycling operations
- Consultants
- Waste brokers

This list is not exhaustive. At Bayliss & Cooke Ltd we can work with your business to ensure it is covered. If you work with waste and recycling, we will fashion a policy that is perfectly tailored to your business.

## Common Covers

The wide disparity between businesses in the waste and recycling industry means that waste and recycling insurance is not one-size-fits-all. You need a bespoke policy to cover your business' distinct risks. Your policy should at least include the following common covers:

- Employers' liability
- Public liability
- Property damage
- Business interruption
- Fixed and mobile plant and machinery
- Environmental impairment liability
- Motor fleet

Policies vary among insurers for many reasons. Ensure yours addresses all of your business' risks.

**Provided by Bayliss & Cooke Ltd**

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## Common Extensions

Because waste and recycling policies are usually tailor-made for businesses, insurers must be able to offer a variety of options for businesses to choose from when constructing the best bespoke policy. Some common extensions include:

- Legal expenses
- Contingent motor liability
- Sudden and accidental pollution
- Defective premises
- Spoilt melts
- Personal accident
- Clean-up costs
- Landfill sites and waste tips

Again, this list does not represent the entirety of waste and recycling policy extensions. Talk to us for a full list of offerings to make sure your business is protected on all sides.

## Common Exclusions

Although waste and recycling policies may seem like a blank slate, ready to be filled with a mixture of covers unique to your business, there are certain covers which the majority of insurers will always exclude. These exclusions include the following:

- Asbestos and lead-based paint
- Nuclear hazard
- Natural radioactive material
- Underground storage tank(s)

- Divested location and property
- Communicable diseases

Check your policy to find out what your exclusions are, since there is no standard waste and recycling policy. You may be able to cover normally excluded hazards by paying higher premiums.

## Bespoke Is Best

Your industry may be dangerous, but that does not mean the future of your business needs to be. Rely on the insurance professionals at Bayliss & Cooke Ltd for the resources and expertise to safeguard your waste and recycling business.